determining, based upon said information, whether a first predictor factor is indicative of a high risk of said individual utilizing said healthcare services at a predetermined level within a prospective time span;

assigning, based upon said information, a first dichotomous value to said first predictive factor if said determining step determines that said first predictor factor is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a second dichotomous value to said first predictive factor if said determining step determines that said first predictor factor is not indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

generating, based upon a predetermined predictive model and said value assigned to said first predictive factor, a risk level of said individual utilizing healthcare services at a predetermined level within a prospective time span.

7.   (Amended)   The method of claim 1, wherein the first dichotomous value is a "1" and the second dichotomous value is a "0".

9.   (Amended)   The method of claim 1, wherein dichotomous values are assigned to each of the values in said set of predictive factors and said generating step comprises the step of: generating, based upon said values assigned to said set of predictive factors and a logistic regression formula of said predictive model, said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

10.   (Amended)   The method of claim 1, wherein dichotomous values are assigned to each of the values in said set of predictive factors and said generating step comprises the step of:

generating, based upon said values assigned to said set of predictive factors and a logistic regression formula of said predictive model, a probability value indicative of said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

determining, based upon said probability value and a predetermined threshold, said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

11.   (Amended)   A healthcare management system, comprising:

a processor, and

memory operably coupled to said processor, said memory comprising a plurality of instructions that when executed by said processor cause said processor to

determine, based upon said information, whether a first predictor factor is indicative of a high risk of an individual utilizing said healthcare services at a predetermined level within a prospective time span;

assign, based upon said information, a first dichotomous value to a separate value for said first predictive factor if the processor determines that said first predictor factor is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assign, based upon said information, a second dichotomous value to said separate value for said first predictive factor if said determining step determines that said first predictor factor is not indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

generate, based upon a predetermined predictive model and said separate values assigned to said predetermined set of predictive factors, a risk level of said individual utilizing healthcare services at a predetermined level within a prospective time span.

15.   (Amended)   The healthcare management system of claim 11, wherein dichotomous values are assigned to each of the values in said set of predictive factors and said plurality of instructions of said memory, when executed by said processor, further cause said processor to

generate, based upon a logistic regression formula of said predictive model and said values assigned to said set of predictive factors, said risk level of said individual utilizing said healthcare services at said predetermined level within said prospective time span.

16.   (Amended)   A computer readable medium for a healthcare management system, comprising a plurality of instructions that when executed by said healthcare management system causes said healthcare management system to:

assign, based upon information from an individual, a separate value to each predictive factor of a set of predictive factors,

determine, based upon said information, whether each predictive factor of said set of predictive factors is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;